

THE LAW OFFICE OF  
**RICK S. COWLE**  
95 GLENELIDA AVENUE (ROUTE 52)  
CARMEL, NEW YORK 10512

ADMITTED IN NY, CT  
& WASHINGTON D.C.  
E-MAIL: rcowlelaw@comcast.net  
WEB: rcowlelaw.com

TELEPHONE (845) 225-3026  
FACSIMILE (845) 225-3027

January 8, 2010

TO: United States Bankruptcy Court  
Southern District of New York

RE: **Gary J. D'Alessandro**  
**Case No. 09-38736-cgm**

Dear Sir or Madam:

Please be advised that the Law Office of Rick S. Cowle will be appearing and representing the debtor in regard to their loss mitigation request.

Please advise me as to the name and contact information for the lender in this process.

Very truly yours,



Rick S. Cowle, Esq.

RC:so

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

In re:

Gary J. D'Alessandro

Chapter 13

Case No. 09-38739 (cgm)

Debtor(s).

**LOSS-MITIGATION REQUEST – BY THE DEBTOR**

I am a Debtor in this case. I hereby request loss mitigation with respect to [*Identify the property, loan and creditor(s) for which you are requesting loss mitigation*]:

45 Farm Lake Court, Carmel, New York 10512

American Servicing Company - Loan Number 1205248105

~~Wachovia - Loan Number 4386-5419-1035-4884~~

**SIGNATURE**

I understand that if the Court orders loss mitigation in this case, I will be expected to comply with the Loss Mitigation Procedures. I agree to comply with the Loss Mitigation Procedures, and I will participate in loss mitigation in good faith. I understand that loss mitigation is voluntary for all parties, and that I am not required to enter into any agreement or settlement with any other party as part of this loss mitigation. I also understand that no other party is required to enter into any agreement or settlement with me. I understand that **I am not required to request dismissal of this case** as part of any resolution or settlement that is offered or agreed to during the loss mitigation period.

Sign: /s/Gary J. D'Alessandro

Date: January 8, 2010

Print Name: Gary J. D'Alessandro

Telephone Number: 845-617-2092

E-mail address (if any): \_\_\_\_\_

**IN THE UNITED STATES BANKRUPTCY COURT  
Southern District of New York**

**In the Matter of:**

Gary J. D'Alessandro

**Debtor(s)**

} Case No. 09-38736-cgm  
}  
}  
}  
}  
}  
}

**Proof of Service by Mail**

I, Susan Omboni declare that I am a resident of or employed in the County of Putnam State of New York. My address is 95 Gleneida Avenue, Carmel, New York 10512. I am over the age of eighteen years of age and am not a party to this case.

On January 8, 2010, I served a Loss Mitigation Request to Americas Servicing Company, Wachovia Bank and Jeffrey Sapir, Trustee, by placing true and correct copies thereof enclosed in a sealed envelope with postage thereon fully prepaid, in the United States Mail at Fair Street, Carmel, New York 10512 addressed as follows:

**Americas Servicing Company**  
**Att: Bankruptcy Dept.**  
**1 Home Campus**  
**Des Moines, IA 50328**

**Wachovia Bank**  
**P.O. Box 3117**  
**Winston Salem, NC 27102**

**Jeffrey L. Sapir, Trustee**  
**399 Knollwood Road**  
**Suite 102**  
**White Plains, NY 10603**

I declare under penalty of perjury that the foregoing is true and correct, and that this declaration was executed on January 8, 2010.

Susan Omboni  
Susan Omboni

Sworn and subscribed to before me this 10th day of January, 2010.

Notary Public

**RICK S. COWLE**  
**Notary Public, State of New York**  
**No. 01CO5048489**  
**Qualified in Putnam County**  
**Commission Expires August 28, 2013**